



## AGING HORIZONS



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### Aging Perspectives

by Charlie Rehbein

Aging in Montana and other rural frontier western states is not for the weak of heart as we look at the demographic changes that are projected as our population ages. With a projected 12,775 people annually turning 65 for the next 18 years, we need to consider how to prepare and maintain “Montana, the Last Best Place” as our population ages and we become an aged society especially in our more rural counties and communities.

By 2025, just 12 short years away, Montana is expected to rank no less than 5<sup>th</sup> in the nation in the percent of our population over the age of 65. This means that at least 1 in 4 people in Montana will be at or over 65 years of age which is 25% of our total population. Currently we have 22 of our 56 counties with over 20% of their populations over age 65 and 62 of the 129 cities and towns with over 20% of their populations over age 65. Of the 62 communities with 65 and older populations over 20% of their total populations, 35 have more than 25% over 65, 7 are already over 30% and 1 is over 56%. And over the next 18 years, some of these towns could have over 60 to 70% of their populations over age 65.

With these demographic changes looming over the next 12 years, we should be asking ourselves questions like: What effect will an aging society have on me and/or my loved ones? How do I stay in my home as I age? Can I remain in my home town as I continue to age?

The 45<sup>th</sup> Annual Governor’s Conference on Aging, to be held in Glasgow on May 7<sup>th</sup> and 8<sup>th</sup> and in Great Falls on May 9<sup>th</sup> and 10<sup>th</sup>, will provide information related to these kinds of questions as well as others you may have regarding, “Aging in the Last Best Place”.

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Aging Quote: *Bob Hope said, "You know you are getting old when the candles cost more than the cake."*

## 45<sup>th</sup> Governors Conference on Aging

### Aging in the Last Best Place



The 45<sup>th</sup> Annual Governor's Conference on Aging will be held May 7<sup>th</sup> and 8<sup>th</sup>, 2013 in Glasgow at the Cottonwood Inn and on May 9<sup>th</sup> and 10<sup>th</sup>, 2013 in Great Falls at the Holiday Inn.

The conference sessions will cover topics related to Alzheimer's, grandparents raising grandchildren, the affects of changing demographics, fraud and abuse, depression, multi-drug use and side effects, family history, healthy aging, Identity theft, financial planning, mental health, and older drivers.

This year we will also be honoring some of Montana's Centenarians at the luncheon's on May 7<sup>th</sup> in Glasgow and May 9<sup>th</sup> in Great Falls. Also we will be honoring the Mini-Grant recipients. See the criteria for the Mini-Grants in this newsletter or on our website.

For more information on the two conferences as well as registration and Mini-Grants information, please visit the conference website at: [www.aging.mt.gov](http://www.aging.mt.gov) .



### It's All About Helping Each Other

Winter is marching on and heating bills can pile up fast. Do you know someone who is worried about how they're going to pay those bills? If so, call one of the numbers below to see what's available for help, either for your friend or maybe for you. In Montana, it's about neighbors helping neighbors. That can be as simple as going with a friend to complete an application. Call now:

Montana Citizens' Advocate at 1-800-332-2272  
Energy Share of Montana at 1-888-779-7589

You can also find information at [www.energysharemt.com](http://www.energysharemt.com).

Aging fact: *Nationally 13.0% of our population is 65 and older while Montana's 65 and older population is at 14.8% and expected to increase to about 25% over the next 15 to 18 years.*

## Montana's 2013 Centenarian's Search

The Governors Advisory Council on Aging would like to recognize all Montanans that are, or will be 100 years of age or older by December 31<sup>st</sup> 2013, at the 45<sup>th</sup> annual Governor's Conference's being held May 7 & 8 in Glasgow and May 9 & 10 in Great Falls. The Centenarian's luncheons will be on May 7<sup>th</sup> in Glasgow and 9<sup>th</sup> in Great Falls.

Montana's 2010 census showed that we had 175 centenarians and it is estimated by 2025, we will have over 3,000. By recognizing our eldest of the elders and honoring them, we hope to raise the public's awareness of the baby boom generation which started turning 65 years old in 2011. Census data indicates that 35 people every day in Montana turn 65 years of age and this aging wave will continue for the next 18 years.

We will recognize the Centenarian's at a luncheon during each local Governor's Conference on Aging. We are particularly hoping that our oldest Montanan would be able to attend. All Centenarians' who reply will receive a Centenarian's recognition proclamation from Governor Steve Bullock and any Centenarian that attends the conference will receive a free lunch.

**If you are a Centenarian or are aware of someone who is and would like them to be recognized, please supply us the following information by April 1<sup>st</sup>.**

1. Their name and address.
2. Where and when were they born? If not born in Montana, what is their story on how they got to Montana?
3. What is the secret to their longevity?
4. What has been the most amazing event in their life that they would like to share?
5. What would their favorite quote be?
6. Anything else they would like us to know?
7. Will they be attending the luncheon? If so, in which city, Glasgow or Great Falls?
8. We would also like to have a nice clear photo of the Centenarian to put in our program.

Please send your information to:  
Governor's Conference on Aging - Centenarian  
DPHHS – SLTC  
PO Box 4210  
Helena MT 59604-4210

Or e-mail it to [crehbein@mt.gov](mailto:crehbein@mt.gov) .

Be sure to check out the Conference web site at [www.aging.mt.gov](http://www.aging.mt.gov) . For more information please contact us at the address above or call toll-free 1-800-332-2272 and ask for the Office on Aging or 406-444-4077.

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Aging Fact: Starting January 1, 2011, the first baby boomer turned 65 and for the next 18 years, boomers will be turning 65 at a rate of about 8,000 a day.

## **The Legal Service Developer Program**

Montanans face numerous choices. This is especially true in their retirement years. Life can become complicated. However, through proper planning, every person will be able to prepare for these changes in life.



The Legal Services Developer has put together a manual which provides a layman's understanding of various legal documents and explanations of their uses. These documents are important components in planning for your future. It is important, however, to seek competent legal advice for your estate planning.

The manual is divided into five sections:

1. POWERS OF ATTORNEY
2. ESTATE PLANNING
3. LIVING TRUSTS
4. ADVANCE DIRECTIVES (LIVING WILLS)
5. GUARDIANSHIP AND CONSERVATORSHIP.

In this issue of Aging Horizons' we will cover the first of these five sections.. To see the whole manual including the forms, visit the website at [www.aging.mt](http://www.aging.mt) .

### **PART I. POWERS OF ATTORNEY**

One of the most cost effective ways to make certain your decisions regarding health, medical treatment, domicile, and business affairs are followed is through the use of a power of attorney. This document allows you to identify another person to make financial and/or health care decisions in the event you are unable to do so.

You are able to decide and control the amount of authority you give to another person. You do not need a lawyer or a Court order to make a legally binding power of attorney.

1. Montana statutory form Power of Attorney; and
2. Durable Power of Attorney for Health Care and Medical Treatment.

The first power is primarily a financial power of attorney. It allows you to delegate authority to another to make financial, banking, real estate, and insurance decisions or you. There are two different powers of attorney provided in this manual:

The first power allows you to delegate authority to another to make financial, banking, real estate, and insurance decisions for you. It also allows you to determine whether you want the power to be durable, meaning that it is enforceable after you have become incompetent.

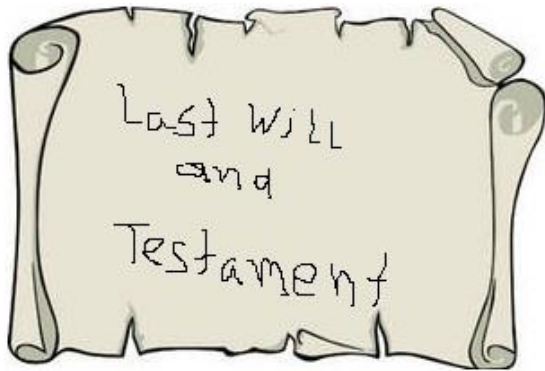
The second power allows you to delegate decision-making authority to another for your health and medical care and treatment. This power of attorney is also very important, especially when you are unable to make decisions for yourself.

A third document is a revocation of the power of attorney. This document allows you to revoke or "take back" the authority you have given to a person if you later wish to do so.

For more information, please visit the Senior and Long Term Care website at [www.aging.mt](http://www.aging.mt) .

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## Legal Document Clinics



The Legal Service Developer Program (The Program) has confirmed the following Legal Document Clinics (Clinics) for 2013: **March** – Lewistown; **April** – Anaconda; **May** – Shelby and Libby; **June** – Missoula and Wolf Point; ; **September** – Butte; and **October** – Billings..

With the support of Area Agencies on Aging, County Councils on Aging, Senior Centers and the State Bar of Montana, the program's success has been critical in assisting people across Montana whose lives have been changed by educating people on the importance of completing legal documents which not only effect their lives but the lives of their adult children.

The Program recruits attorneys & paralegals to assist up to fifty participants for the larger clinics and eight to ten participants for the smaller clinics.

Attorneys and paralegals will assist participants with the following documents: Beneficiary Deed; Affidavit of Death; Revocation of Beneficiary Deed; PoA – Durable forms; Declaration of Living Will Appointment; Declaration of Living Will; Revocation of Declaration of Living Will; Declaration of Homestead; Simple Will.

We are looking forward to another successful year by helping people create a legal healthy lifestyle. For more information on a clinic in your area, please contact your local Area Agency on Aging at 1-800-551-3191.

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The Montana **SHIP** is an independent, objective, and confidential assistance program funded by CENTERS FOR MEDICARE AND MEDICAID SERVICES (CMS) and is not affiliated with the insurance industry. This program is based and operated through our [Area Agencies on Aging](#); you may contact your local SHIP Counselor at **1-800-551-3191**.



## MSU Extension's Montana Grandparents Raising Grandchildren Project

For the over 6600 Montana grandparents who have found themselves raising their grandchildren, life will never be the same. While experiencing the joy of providing safe and happy homes for their grandchildren, many must also deal with varying degrees of stress, anger, uncertainty and financial hardship. Grandparents who have the sole responsibility for raising their grandchildren do so for many reasons including parental death, incarceration, substance abuse, mental or physical health problems or teen pregnancy. In general, the grandparents are taking on the parenting role again due to a family crisis.

Most grandparents raising grandchildren are doing so informally, meaning outside of the states' foster care system. However, with the passing of the federal 2008 Fostering Connections Act, which requires states to notify relatives first when a child enters foster care, many grandparents now have a formal foster care or kinship care arrangement with their grandchildren.



The Montana Grandparents Raising Grandchildren (GRG) Project, sponsored by Montana State University Extension, is in its 11<sup>th</sup> year of operation assisting grandparents and other kinship caregivers navigate their new parenting roles. Located on the MSU-Bozeman campus, the project coordinates a network of 26 local contacts throughout the state. These contacts provide services ranging from offering information and finding local services to facilitating support groups, educational classes and social events.

Staff at the project train support group facilitators, develop fact sheets on the issue of custodial grandparenting and offer presentations to the public, school staff and social service organizations. Please contact us at (406) 994-3395 or [grg@montana.edu](mailto:grg@montana.edu) or go to <http://www.montana.edu/wwwhd/grg.html> to learn more about the GRG Project, find services and resources, and see a list of local contacts.

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For information on the 45<sup>th</sup> Annual Governor's Conference on Aging as well as information on issues related to long term care needs, visit the Senior and Long Term Care website at [Department of Public Health & Human Services - Senior & Long Term Care](http://www.dphhs.mt.gov/sltc/index.shtml) or go to <http://www.dphhs.mt.gov/sltc/index.shtml>

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Aging Quote: "You don't stop laughing when you grow old, you grow old when you stop laughing." — George Bernard Shaw



## 2013 Governor's Conference on Aging

### MINI-GRANT APPLICATION FOR SENIOR PROJECTS.

AWARD

The purpose of the Mini-Grant Program is to help facilitate up front funding of innovative ideas that will serve senior interests in local communities. Funding for these grants is provided by donations.

The one time only mini-grants range from \$500 to \$1,000. Applications can be received from any governmental agency or 501(C)3 non-profit organization. The community receiving the grant must have a population fewer than 10,000 and be more than 25 miles from a city population of 10,000+. Photo's of the completed project and accounting for funds received will be required as well as a report to the Governors Advisory Council on Aging by year end. Eligible activities include a full range of services needed by Montana's seniors such as training and education, development of support services, creating or enhancing on-going services to meet a specific or unmet need of seniors in the community. They should exhibit collaboration with the aging network, and public/private sector partnerships are encouraged.



#### **Applications need to address the following questions:**

1. Describe the problem/unmet need in the community and its affect on seniors.
2. Describe how you propose solving this need/problem.
3. Explain how you will collaborate with the aging network, or establish a public/private partnership.
4. Provide a detailed budget for the proposed project.
5. Provide the Cover Sheet Information listed below.

***Your request including the budget information must be no more than three (3) pages in length plus the cover page.***

#### **Application Deadline:**

Applications must be received by Monday April 1<sup>st</sup>, 2013.

**Your Cover Page must include the following:**

Name \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

City/ZIP \_\_\_\_\_ Daytime Phone Number \_\_\_\_\_

Email address \_\_\_\_\_

Who is responsible for the project \_\_\_\_\_

Who is the sponsoring organization \_\_\_\_\_

I verify that the funds from this mini-grant will be used as detailed above, if received, and funds granted will be expended by December 31<sup>st</sup>, 2013.

Signature \_\_\_\_\_

Date \_\_\_\_\_

**Send applications by April 1<sup>st</sup>, 2013 to:**

**US Mail:** Charlie Rehbein  
DPHHS-SLTC  
PO Box 4210  
Helena MT 59604-4210

**Fax:** 406-444-7743

**E-mail:** [crehbein@mt.gov](mailto:crehbein@mt.gov)

For more information call: 1-800-332-2272 and ask for Aging Services  
or call direct: 406-444-4077

**Priority ranking of the proposals will be based on the following:**

1. Is this a serious unmet need/problem?
2. Is this a creative solution to the need/problem?
3. Is this a wise expenditure of funds?
4. What will happen to the project after the funding is ended?
5. Is it a collaborative proposal?
6. Can the project be copied by other communities?